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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 5

<i>Complete if Known</i>	
Application Number	09/848639
Filing Date	MAY 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	2164 3628
Examiner Name	
Attorney Docket Number	

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (If known)			
MW		US- 5523942	06-04-1996	TYLER ET AL	ALL
	1	US- 5884274	03-16-1999	WALKER ET AL	ALL
		US- 5903882	05-11-1999	ASAY ET AL	ALL
		US- 5974441	10-26-1999	ROGERS ET AL	ALL
		US- 5987140	11-16-1999	ROWNEY ET AL	ALL
		US- 6161099	12-12-2000	HARRINGTON ET AL	ALL
		US- 6658394	12-02-2003	KHAISHGI ET AL	ALL
		US- 6766307	07-20-2004	ISRAEL ET AL	ALL
		US- 6285991	09-04-2001	POWAR	ALL
		US- 6338050	01-08-2002	CONKLIN ET AL	ALL
		US- 6393417	05-21-2002	DE LE FEVRE	ALL
		US- 647374-	10-29-2002	COCKRILL ET AL	ALL
		US- 6493685	12-10-2002	ENSEL ET AL	ALL
		US- 6557009	04-29-2003	SINGER ET AL	ALL
		US- 6578014	06-10-2003	MURCKO, JR.	ALL
		US- 6601761	08-05-2003	KATIS	ALL
		US- 6609113	08-19-2003	O'LEARY ET AL	ALL
		US- 6615226	09-02-2003	HARTMAN ET AL	ALL
MW		US- 6701303	03-02-2004	DUNN ET AL	ALL

Examiner Signature	Nga Nguyen	Date Considered	3/28/06
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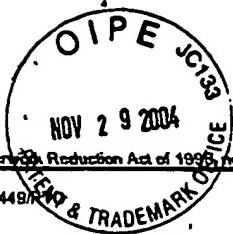
3

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NON PATENT LITERATURE DOCUMENTS			
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MM		The following documents appear on the enclosed floppy disk labeled "Disk 1" as .PDF files:	
		UNKNOWN AUTHOR, "Straight Irrevocable Letter of Credit" contract, unknown date and city.	
		NETQUOTE, "NetQuote - We help you find the right prospects," 1997, unknown city, www.netquote.com as stored at www.archive.org	
		NETQUOTE, "Business Insurance Quote Request," 1999, unknown city, www.netquote.com as stored at www.archive.org	
		SOUTH COAST SURETY, "Will solve your bonding problems," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org	
		SOUTH COAST SURETY, "Surety questions and answers," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org	
		SOUTH COAST SURETY, "Will solve your clients bonding problems," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org	
		SURETYBONDNET, "The Only On-Line Surety Bond Internet Resource," 1999, Chicago, IL, USA, www.suretybondnet.com, as stored at www.archive.org	
		ROSENBERG & PARKER SURETY BONDS, "Online Client Services," 1998, Bala Cynwyd, PA, USA, www.suretybond.com as stored at www.archive.org	
MM		ESCROW.COM, "The buyer has to select a payment method", 2004, unknown city, CA, USA, www.escrow.com	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	3/28/06
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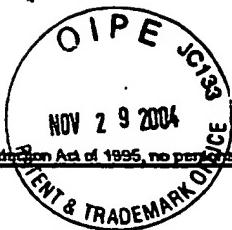
¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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/M		The following documents appear on the enclosed floppy disk labeled "Disk 1" as .PDF files:	
		ESCROW.COM, "You have submitted the domain name transfer", 2004, unknown city, CA, USA, www.escrow.com	
		SURETY.COM, "Who is Surety Technologies?", 1999, Reston, VA, USA, www.surety.com as stored at www.archive.org	
		YAHOO, "Yahoo Non-Paying Bidder Process," 2004, Santa Clara, CA, USA, www.yahoo.com	
/M		MOSES, Margaret, "Controlling the Letter of Credit Transaction," unknown date & time.	

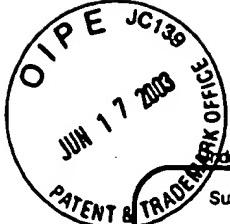
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Application Number	09/848689
Filing Date	May 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	2164
Examiner Name	

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U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (# known)			
AM		US- 3573747	04-06-1971	ADAMS ET AL.	ALL
		US- 3581072	05-25-1971	NYMEYER	ALL
		US- 4734564	03-29-1988	BOSTON ET AL.	ALL
		US- 4789928	12-06-1988	FUJISAKI	ALL
		US- 4831526	05-16-1989	LUCHS ET AL.	ALL
		US- 5025138	06-18-1991	CUERVO	ALL
		US- 5375055	12-20-1994	TOGHER ET AL.	ALL
		US- 5644727	07-01-1997	ATKINS	ALL
		US- 5704045	12-30-1997	KING ET AL.	ALL
		US- 5832447	11-03-1998	RIEKER ET AL.	ALL
		US- 5897620	04-27-1999	WALKER ET AL.	ALL
		US- 5949885	09-07-1999	LEIGHTON	ALL
		US- 6076072	06-13-2000	LIBMAN	ALL
		US- 6202051	03-13-2001	WOOLSTON	ALL
		US- 6208973	03-27-2001	BOYER ET AL.	ALL
		US- 5673402	09-30-1997	RYAN ET AL.	ALL
		US- 5732400	03-24-1998	MANDLER ET AL.	ALL
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FOREIGN PATENT DOCUMENTS

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Nga Nguyen

Date Considered

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Application Number	09/848639
Filing Date	May 3, 2001
First Named Inventor	SHELTON E HARRISON
Art Unit	2164
Examiner Name	
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NON PATENT LITERATURE DOCUMENTS

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AMW		PAYPAL, "User Agreement for PayPal Service," www.paypal.com, 2003, unknown city (11 pages).	
		PAYPAL, "Winning Buyer notification," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "End of auction notification," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "Seller Overview," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "Getting started: How do I send money," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "Getting started: How do I receive money," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "How secure are paypal transactions," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "What if I do not receive the item I expected," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "Seller protection policy," www.paypal.com, 2003, unknown city (2 pages).	
AMW		PAYPAL, "Buyer Complain Policy," www.paypal.com, 2003, unknown city (1 pages). 2 pages.	

Examiner Signature	Nga Nguyen	Date Considered	3/28/06
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AM		ESCROW.COM, "Guiding Buyers and Sellers...." www.escrow.com, 2003 (1 page), unknown city.	
		ESCROW.COM, "How Does Escrow protect against fraud," www.escrow.com, 2003 (1 page) unknown city.	
		YAHOO PAYDIRECT, "Send Money to Someone Else?", www.yahoo.com 2003 (1 p.).	
		YAHOO PAYDIRECT, "Accept Money someone has sent me?", www.yahoo.com 2003 (1 p.).	
		YAHOO PAYDIRECT, "How do i use Paydirect on my web site....?", www.yahoo.com 2003 (1 p.).	
		ESCROW.COM, "How Does Escrow protect me," www.escrow.com, 2003 (1 page).	
		YAHOO PAYDIRECT, "Yahoo paydirect terms of service", www.yahoo.com 2003 (14 p.).	
		YAHOO PAYDIRECT, "How Does Yahoo Paydirect work?", www.yahoo.com 2003 (3 p.).	
		PCWorld.Com, "Auction Payment sites...", pcworld.com, 2000,unknown city. (3 p.)	
AM		Federal Trade Commission "Internet Auction Fraud...", FTC, www.ftc.gov, Wash., DC. 4 pages.	

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MZ		STEINER, INA; "FTC Says Internet Auction..." www.auctionbytes.com (5 pages) unknown city, 1/24/02.	
MZ		AUCTION BYTES, "What to do if you are ripped off online," (3 pages) unknown city, 2003.	
MZ		AUCTION BYTES, "Online Payment services," (4 pages) unknown city, 11/2003. Online	

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MM		PAYPAL, "PayPal Merchant Tools," www.paypal.com, May 21, 2003, unknown city (24 pages).	
		KILCULLEN ET AL., "Construction Surety Bonds in Plain English," 1996, unknown city , (7 pages).	
		KILCULLEN Et AL., "How Surety Bonds Work," 1996, unknown city (7 pages).	
		CRUZ, Mike: "Passing the Buck," Computer Reseller News, CMP Media (2 pages), Manhasset, NY, 2000.	
		Black's Law Dictionary, "Suretship bond," West Publishing, St. Paul, MN, 1990 (1page).	
		Black's Law Dictionary, "Surety" definition, <u>id</u> , d pages.	
		Black's Law Dictionary, "Suretyship" definition, 1 page.	
		Black's Law Dictionary, "Suretyship, Contract of" definition, 1 page.	
MM		Black's Law Dictionary, "Guaranty" Definition, d pages.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet	1	of	1	Attorney Docket Number	HO-P02010US1
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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
AM	A	6,076,072		Libman	6-13-2000	
AM	B	6,208,973		Boyer et al	3-27-2001	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
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OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²

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